

B18J (Form 18J) (08/07)

United States Bankruptcy Court

Western District of Virginia
Case No. 12-62003
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Alan Jones 3224 Spinaker Point Forest, VA 24551	Lorreene Arlis Jones 3224 Spinaker Point Forest, VA 24551
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Social Security / Individual Taxpayer ID No.:

xxx-xx-6766	xxx-xx-6370
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Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/11/12

William E Anderson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18J (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
David Alan Jones
Lorreene Arlis Jones
Debtors

Case No. 12-62003-wea
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: whitek
Form ID: b18j

Page 1 of 2
Total Noticed: 24

Date Rcvd: Dec 11, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2012.

db/jdb +David Alan Jones, Lorrene Arlis Jones, 3224 Spinaker Point, Forest, VA 24551-1952
36333460 +Centra Health, 1204 Fenwick Drive, Lynchburg, VA 24502-2112
36333461 +Cfw Credit & Collectio, 19 N Washington St, Winchester, VA 22601-4109
36333466 +Jormandy, LLC, 6363 Center Drive, Norfolk, VA 23502-4103
36333468 +Med Data Sys, 2001 19th Ave Suite 312, Vero Beach, FL 32960-3449
36333470 +Paragonway, PO Box 92109, Austin, TX 78709-2109
36333471 +Shentel, PO BOX 488, Edinburg, VA 22824-0488
36333472 +Stellarone Bank, 125 W Main St, Bedford, VA 24523-1940
36333474 +Va Department Of Taxation, Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156
36333478 +World's Foremost Bank, 4800 Northwest 1st Street, #300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

36333457 +EDI: AFNIRECOVERY.COM Dec 11 2012 21:43:00 Afnii, Inc., Attn: Bankruptcy, PO Box 3097, Bloomington, IL 61702-3097
36333458 +EDI: ACCE.COM Dec 11 2012 21:43:00 Asset Acceptance Llc, Pob 1630, Warren, MI 48090-1630
3649947 +EDI: ATLASACQU.COM Dec 11 2012 21:43:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
36333459 +EDI: CAPITALONE.COM Dec 11 2012 21:43:00 Capital One, N.a., Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
36333462 +EDI: SEARS.COM Dec 11 2012 21:43:00 Citibank USA Sears, PO Box 6189, Sioux Falls, SD 57117-6189
36333463 +EDI: RCSFNBMARIN.COM Dec 11 2012 21:43:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
36333464 +EDI: HFC.COM Dec 11 2012 21:43:00 HSBC Bank U.S.A., P.O. Box 2013, Buffalo, NY 14240-2013
36333465 +EDI: IRS.COM Dec 11 2012 21:43:00 Internal Revenue Service***, P O Box 7346, Philadelphia, PA 19101-7346
36333467 +EDI: RESURGENT.COM Dec 11 2012 21:43:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
36333469 +EDI: MID8.COM Dec 11 2012 21:43:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
36333473 +E-mail/Text: bankruptcy@stellarone.com Dec 11 2012 21:42:08 Stellarone Bank, 105 Arbor Dr, Christiansburg, VA 24073-6589
36333475 EDI: AFNIVZCOMBINED.COM Dec 11 2012 21:43:00 Verizon, Consumer Bankruptcy South, P O Box 25087, Wilmington, DE 19899-5087
36333476 EDI: AFNIVZWIRE.COM Dec 11 2012 21:43:00 Verizon Wireless, PO Box 17398, Baltimore, MD 21297-0429
36333477 +EDI: AFNIVZWIRE.COM Dec 11 2012 21:43:00 Vzw Ne, Attention: Verizon Wireless Department, PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 0, * 1, ## 0

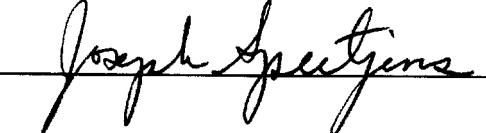
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2012

Signature:



District/off: 0423-6

User: whitek
Form ID: b18j

Page 2 of 2
Total Noticed: 24

Date Rcvd: Dec 11, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2012 at the address(es) listed below:

Andrew S Goldstein(68) agoldstein@mglspc.com, va34@ecfcbis.com; jwright@mglspc.com
Janice Hansen on behalf of Debtor David Jones ecf@coxlawgroup.com, vawbccoxlaw@gmail.com
USTrustee USTPRRegion04.RN.ECF@usdoj.gov

TOTAL: 3